

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-12562-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gail D. Aherne-Miller
aka Gail Diane Miller, aka Gail D. Miller
191 Silverside Ave
Little Silver, NJ 07739

Social Security No.:
xxx-xx-8069

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 1/10/24
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: November 29, 2023
JAN: gan

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Gail D. Aherne-Miller
Debtor

Case No. 23-12562-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 29, 2023

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recip ID	Recipient Name and Address
db	+ Gail D. Aherne-Miller, 191 Silverside Ave, Little Silver, NJ 07739-1752
519875393	+ LTD Financial Services, 3200 Wilcrest Ste 600, Houston, TX 77042-6000
519875396	+ Robert M. Miller, 1627 Rt. 517, Suite 328, Hackettstown, NJ 07840-2718
519875398	+ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 29 2023 21:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 29 2023 21:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519884583	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 29 2023 21:09:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519875383	+ Email/Text: Bankruptcy@ICSystem.com	Nov 29 2023 21:09:00	AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
519875382	+ Email/Text: customercare@adminrecovery.com	Nov 29 2023 21:09:00	Admin Recovery, LLC, 6225 Sheridan Drive, Ste 118, Buffalo, NY 14221-4800
519875384	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 29 2023 21:09:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
519875385	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 29 2023 21:08:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519885405	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 29 2023 21:08:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519875386	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 29 2023 21:09:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519875387	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2023 21:26:30	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519875388	+ Email/Text: bankruptcy_notifications@ccsusa.com	Nov 29 2023 21:10:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2609
519875389	^ MEBN	Nov 29 2023 21:08:13	Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
519875390	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 29 2023 21:09:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA

District/off: 0312-3

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519924245	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 29 2023 21:15:58	19101-7346 JPMorgan Chase Bank, N.A., c/o Mark A. Jarman, P.O. Box 29550 Mail Code AZ2-0100, Phoenix, AZ 85038
519922191	+ Email/Text: ecfbnc@aldridgepite.com	Nov 29 2023 21:09:00	JPMorgan Chase Bank, N.A., c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
519875391	^ MEBN	Nov 29 2023 21:07:17	KML Law Group, PC, 701 Market St #5000, Philadelphia, PA 19106-1541
519875392	+ Email/Text: bankruptcies@libertymutual.com	Nov 29 2023 21:09:00	Liberty Mutual Insurance, PO Box 2051, Keene, NH 03431-7051
519911866	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 21:09:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519937566	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 29 2023 21:09:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519875394	+ Email/Text: bnc@nordstrom.com	Nov 29 2023 21:09:47	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
519913037	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2023 21:08:00	PNC Bank, NA., Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
519875395	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2023 21:08:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519875397	+ Email/Text: bankruptcy@rubinrothman.com	Nov 29 2023 21:08:00	Rubin & Rothman, LLC, 1787 Veterans Memorial Hwy, Islandia, NY 11749-1500
519875399	Email/Text: bankruptcy@td.com	Nov 29 2023 21:09:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
519889097	^ MEBN	Nov 29 2023 21:06:41	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519910279	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 29 2023 21:09:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519896016	*+	ACAR Leasing Ltd. /d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor JPMorgan Chase Bank N.A. laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Debtor Gail D. Aherne-Miller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6